

**United States Department of Agriculture**

**Rural Development**

**Indiana**

**WELCOME!**

# USDA Rural Development



**USDA Rural Development's Indiana team consists of...  
a statewide staff of 110 individuals...  
with over 2,500 years of experience...**

**Seven Area Offices...  
with eight sub offices...  
and one State Office**

**... All committed to the future of rural communities...**

**...helping the 6,080,485 Hoosiers throughout Indiana's 92 counties.**



# USDA Rural Development



## *What do we do?*

**We are committed to helping improve the economy and quality of life in all of rural America.**

**Through our programs and services, rural Americans can benefit from the same services enjoyed by people in suburban and urban areas while retaining the advantages of small town living.**

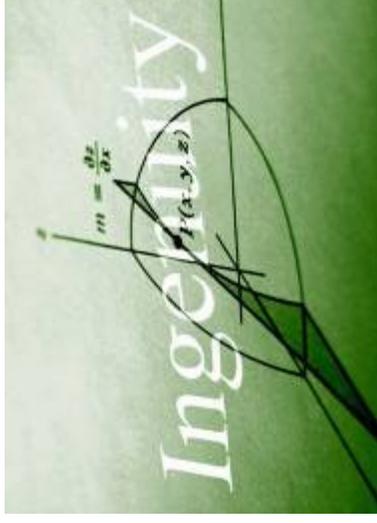
# USDA Rural Development



**We can assist with improvements to your rural living through our primary programs:**

**Business Programs,  
Community Programs,  
and Housing Programs.**

# USDA Rural Development Business Programs



# **USDA Rural Development Business Programs**

**The creation and improvement of viable businesses and cooperatives in rural America is a top priority for USDA Rural Development.**

**The program works through partnerships with public and private community-based organizations and financial organizations to provide financial assistance, business planning, and technical assistance to rural businesses.**

**Additionally, the program provides assistance to agricultural producers. This assistance aids in the development of alternative uses of agricultural products, including energy development, as well as research and support for agricultural cooperatives.**

# **USDA Rural Development Business Programs**

**Business & Industry (B&I) Guaranteed Loans**

**Rural Business Enterprise Grants (RBEG)**

**Rural Business Opportunity Grants (RBOG)**

**Rural Economic Development Loans/Grants (REDLG)**

**Rural Intermediary Relending Program (IRP)**

# **USDA Rural Development Business Programs**

## **Business & Industry (B&I) Guaranteed Loans**

- **Lender Makes Loan**
- **Comes To Rural Development For Guarantee**
- **Most Banks Are Eligible - State or Federal Chartered**
- **Most Types Of Businesses Are Eligible**

# **USDA Rural Development Business Programs**

## **Rural Business Enterprise Grants (RBEGrants)**

- **Designed for non-profit organizations and public bodies**
- **Grant funds used to set up Revolving Loan Funds (RLFs)**
- **To purchase machinery and equipment**
- **For technical assistance (i.e. feasibility studies and/or market research)**

# **USDA Rural Development Business Programs**

## **Rural Business Opportunity Grants (RBOG)**

- **Designed for non-profits, public bodies or co-ops**
- **To pay costs of providing rural economic planning**
- **Technical assistance for rural businesses**
- **Training for rural entrepreneurs or economic development officials**

# **USDA Rural Development Business Programs**

## **Rural Economic Development Loans/Grants (REDLG)**

- **Grants to Current RUS Electric Borrower**
- **Creates Revolving Loan Funds**
- **\$10 Million Nationwide in FY 05**
- **Maximum grant amount: \$300,000**
- **Applicants compete Nationwide**

# **USDA Rural Development Business Programs**

## **Rural Intermediary Relending Program (IRP)**

- **Designed for non-profit organizations and public bodies**
- **Maximum loan amount: \$750,000**
- **Terms: 1%, 30 years**
- **Reloan to ultimate recipients (UR)**
- **Intermediary establishes rates/terms to UR**

# USDA Rural Development Business Programs

## Around the State...



Angola Skating

Best Western



Twin Oaks Bed & Breakfast



Lyles Station  
Before... ... After



Hoosier Southern Railroad



# USDA Rural Development Community Programs



# **USDA Rural Development Community Programs**

**USDA Rural Development Community Programs seek to improve the quality of life in rural America through a variety of loan and grant programs for water and waste disposal projects, essential community facilities, electric utilities, and telecommunications.**

**Not only do these programs increase the quality of life, they also increase the competitiveness of rural communities in attracting and retaining businesses.**

# **USDA Rural Development**

## **Community Programs**

**Community Facilities**

**Water and Environmental Programs**

**Electric and Telecommunication Programs**

# **USDA Rural Development Community Programs**

## **Community Facilities**

### **Program Objective:**

**Construct or improve essential community facilities providing essential services in rural areas.**

**To public bodies and non-profit organizations using three funding sources:**

**Guaranteed Loans    Direct Loans    Grants**

# **USDA Rural Development Community Programs**

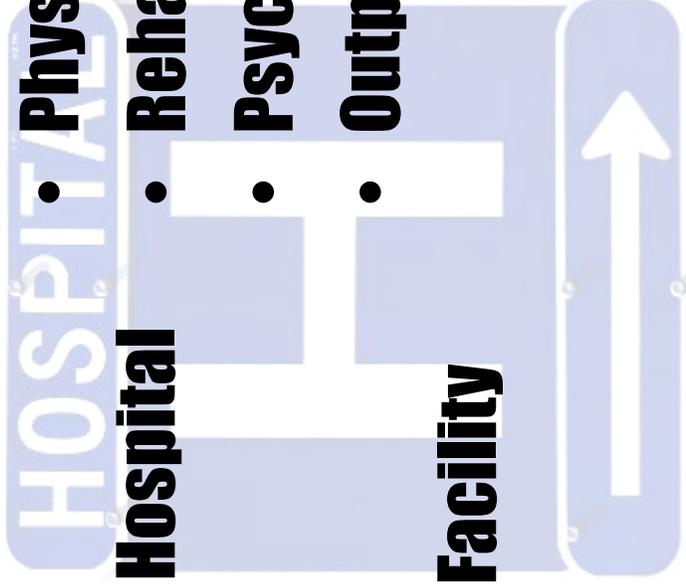
**Community Facilities - Examples**

# **USDA Rural Development**

## **Community Programs**

### **Community Health Care**

- **Hospital**
  - **Critical Access Hospital**
  - **Dental Clinic**
  - **Nursing Home**
  - **Assisted Living Facility**
- **Physicians Clinic**
  - **Rehabilitation Center**
  - **Psychiatric Hospital**
  - **Outpatient Clinic**



# **USDA Rural Development**

## **Community Programs**

### **Cultural & Educational**

- **All Purpose Buildings**
- **Colleges**
- **Educational Camp for Physically & Mentally Impaired**
- **Library**
- **Museum**
- **Outdoor Theatre**
- **Public School**
- **School Maintenance & Equipment Service Center**
- **Vocational School**



# USDA Rural Development Community Programs

## First Responders

### Fire, Rescue, & Public Safety

- Civil Defense Building
- Communications Center
- Fire Department Building
- Fire Trucks
- Jail

- Turn Out Gear

- Mobile Communications Center

- Multi-Service Fire/Rescue Building

- Equipment Building

- Jaws of Life



#Folnet - PhotoGraphics®

# USDA Rural Development

## Community Programs

- **Adult Day Care Center**
- **Child Day Care Center**
- **City Hall**
- **Community Health Department**
- **County Office Building**
- **Community Center**
- **Community Support Buildings & Improvements**
- **County Courthouse/Annex**
- **Data Processing Center**
- **Food Preparation Center**
- **Food Storage and Distribution Center**
- **Home for Troubled Youth**
- **Public Maintenance Building**

# USDA Rural Development Community Programs

- **Airport Hanger**
  - **Airport**
  - **Bridge**
  - **Municipal & County**
  - **Garage**
  - **Offstreet Parking**
  - **Sidewalks**
- Transportation**
- **Street Improvements**
  - **Rural Transportation**
  - **Railroad**
  - **Town Bus**
  - **Service/Equipment**
  - **Special Transportation Equipment**
- 
- A blue van with "COTUIA AREA SERVICES (CAD)" written on the side. Three people are standing in front of the van. The background is a light, hazy outdoor setting.

# USDA Rural Development Community Programs

## Other Eligible Submissions

- 
- **Fairgrounds**
  - **Animal Shelter**
  - **Levee/dike**
  - **Oceanfront Protection**

- 
- **Special Services Building**
  - **Sprinkler System**
  - **Telemedicine / Distance Learning**

# USDA Rural Development Community Programs

## Water and Environmental Programs

**Program Objective:** Construct, enlarge, extend or otherwise improve utility service in rural areas

To public bodies and non-profit organizations using three funding sources

- **Guaranteed Loans**
- **Direct Loans**
- **Grants – only in combination with loans to lower user rates comparable with similar systems**
  - **Solid Waste Management Grants**
    - **Water**
    - **Wastewater**
    - **Storm water**
    - **Solid waste**



# **USDA Rural Development Community Programs**

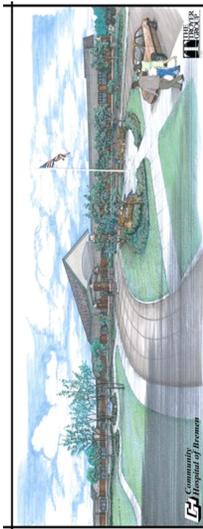
## **Electric and Telecommunication Programs**

- **Distance Learning and Telemedicine**
- **Rural Broadband Access**
- **Electric**
- **Telecommunication**

**This program is administered from Washington, DC.  
Visit [www.usda.gov/rus/](http://www.usda.gov/rus/) for more information.**

# USDA Rural Development Community Programs

Around the State...



Proposed replacement facility for the  
Community Hospital of Bremen  
(Exterior view of hospital entry)



Coatsville Fire  
Station



Monterey  
Library



Fillmore Water Tower

# **USDA Rural Development Community Programs**

## **Additional Resources**

### **USDA Rural Development**

- Local offices
- Area offices
- State office

**USDA Rural Development Website**  
**[www.rurdev.usda.gov](http://www.rurdev.usda.gov)**

**USDA Faith-Based and Community Initiatives**  
**[www.rurdev.usda.gov/rd/fbci](http://www.rurdev.usda.gov/rd/fbci)**

**White House Office of Faith-Based and Community  
Initiatives [www.whitehouse.gov/government/fbci](http://www.whitehouse.gov/government/fbci)**

# USDA Rural Development Housing Programs



# **USDA Rural Development**

## **Housing Programs**

**USDA Rural Development housing programs have helped over 2 million low- or moderate-income rural Americans buy homes. Our programs can also finance the construction of apartments or other multiple-family housing units in rural communities that lack sufficient, affordable rental housing.**

**USDA Rural Development housing programs work to improve the quality of life for rural Americans by ensuring that they have access to safe, well-built, affordable homes.**

**An affordable and decent place to live often means that elderly residents can continue to live independently and family can take the training and employment steps necessary to become self-sufficient.**

**A house is more than a roof over our heads; it is often the foundation upon which rests our ability to live near good jobs and to gain access to good schools and other public services.**

**Home improvement loans and grants help low-income, often elderly, people remove health and safety hazards from their homes.**

**The Self-Help Housing program enables low-income families to become homeowners by helping to build their own home. Their “sweat equity” becomes their down payment.**

# **USDA Rural Development Housing Programs**

## **Single-Family Housing Programs**

**Rural Housing Guaranteed Loan**

**Rural Housing Direct Loan**

**Housing Repair & Rehabilitation Loans**

**Housing Repair & Rehabilitation Grants**

# **USDA Rural Development**

## **Single-Family Housing Programs**

### **Rural Housing Guaranteed Loan**

**Known as Section 502 loans, this program is primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.**

**Applicants for loans may have an income of up to 115% of the median income for the area. Check with your local RD office for program income limits. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. Additionally, applicants must have reasonable credit histories.**

# **USDA Rural Development**

## **Single-Family Housing Programs**

### **Rural Housing Direct Loan**

**Rural Housing Direct Loans are loans that are directly funded by the Government. These loans are available for low- and very low-income households to obtain homeownership.**

**Applicants may obtain 100% financing to purchase an existing dwelling, purchase a site and construct a dwelling, or purchase newly constructed dwellings located in rural areas. Mortgage payments are based on the household's adjusted income. These loans are commonly referred to as Section 502 Direct Loans.**

# **USDA Rural Development**

## **Single-Family Housing Programs**

### **Housing Repair and Rehabilitation Loans**

**Rural Housing Repair and Rehabilitation Loans are loans funded directly by the Government. These loans are available to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. This loan is a 1% loan that may be repaid over a 20-year period.**

# **USDA Rural Development**

## **Single-Family Housing Programs**

### **Housing Repair and Rehabilitation Grants**

**Rural Housing Repair and Rehabilitation Grants are funded directly by the Government. A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities.**

**The amount of the grant is based on the applicant's ability to repay and must be used in conjunction with the Repair and Rehabilitation Loan. The lifetime maximum grant amount is \$7,500.**

# **USDA Rural Development**

## **Housing Programs**

### **Multi-Family Housing Programs**

**Rural Rental Guaranteed Loan**

**Rural Rental Direct Loan**

**Rural Rental Assistance**

**Farm Labor Housing**

**Housing Preservation Grant Program**

# **USDA Rural Development**

## **Multi-Family Housing Programs**

### **Rural Rental Guaranteed Loan**

**The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower. Maximum rent is 30 percent of 115 percent of median income, and average rent of all units is 30 percent of 100 percent of the median income adjusted for family size.**

**This program finances building construction and site development of multi-family living quarters for people with very-low, low- or moderate income levels. Some units are reserved for people with disabilities and/or people aged 62 and over.**

**The program is limited to rural areas. Generally, communities are eligible if they have populations of not more than 10,000, nor more than 20,000 if there is a serious lack of mortgage credit.**

**Loans can be made in this program to construct housing that will be operated in a cooperative form but loan funds may not be used to finance individual units within the project.**

# **USDA Rural Development**

## **Multi-Family Housing Programs**

### **Rural Rental Direct Loan**

**This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.**

**The program is adaptable for participation by a wide variety of owners. Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, State or local public agencies, consumer cooperatives, and profit or nonprofit corporations.**

**Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities.**

# **USDA Rural Development**

## **Multi-Family Housing Programs**

### **Rural Rental Assistance**

**This program provides an additional source of support for households with incomes too low to pay the Rural Housing Service (RHS) subsidized (basic) rent from their own resources. RHS pays the owner of a multi-family housing complex the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate.**

# **USDA Rural Development**

## **Multi-Family Housing Programs**

### **Farm Labor Housing**

**The Farm Labor Housing Loan and Grant program provides capital financing for the development of housing for domestic farm laborers.**

**Grants are made to farm worker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. (This is the only Rural Housing Service rural service area exception.)**

**Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farm workers.**

**Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing.**

# **USDA Rural Development**

## **Multi-Family Housing Programs**

### **Housing Preservation Grant Program**

**The Housing Preservation Grant program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. The grants are competitive and are made available in areas where there is a concentration of need.**

**Recipients must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area median income; low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations.**

**Funds received by the sponsors are combined with other programs or funds and used as loans, grants, or subsidies for recipient households based on a plan contained in the sponsor's application. Funds must be used within a two-year period.**

# **USDA Rural Development**

## **Multi-Family Housing Programs**

**Currently in Indiana...**

**589 projects...  
consisting of 15,467 units...  
in over 300 rural Indiana towns...  
with a portfolio of \$332,397,000 ...  
and a 0% delinquency rate  
*(Compared to a 1.5% national rate)***

# USDA Rural Development Housing Programs

**Around the State...**



**Milan Senior Housing**



**Meadow Heights Apartments  
(Williamsport)**



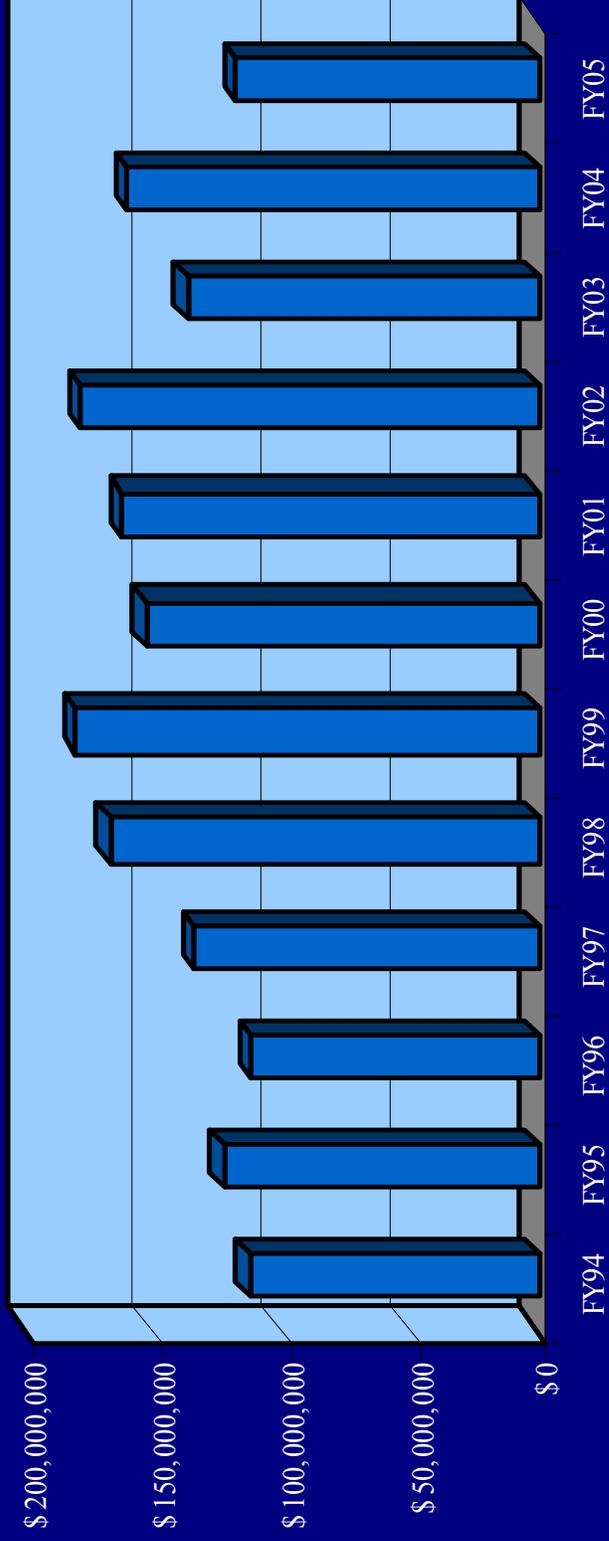
**Logansport Senior Citizens Center**



**Knightstown Academy**

# USDA Rural Development

## Indiana Investments Fiscal Year 1994 -2005



# USDA Rural Development

Indiana State Office  
5927 Lakeside Boulevard  
Indianapolis, IN 46278  
(317) 290-3100  
(317) 290-3343 TDD

## AREA I

### COLUMBIA CITY Area Office

1919 East Business 30  
PO Box 699  
Columbia City, IN 46725  
(260) 244-6286 Ext. 4

### ALBION Sub-Office

104 East Park Drive  
Albion, IN 46701  
(260) 636-7682 Ext. 4

### LAPORTE Sub-Office

100 Legacy Plaza West  
LaPorte, IN 46350  
(219) 324-6303 Ext. 4

### DECATUR Sub-Office

975 South 11th  
Decatur, IN 46733  
(260) 728-2141 Ext. 4

### PLYMOUTH Sub-Office

2903 Gary Dr.  
Plymouth, IN 46563  
(574) 936-2024 Ext. 4

## AREA II

### NORTH VERNON Area Office

2600 Highway 7 North  
North Vernon, IN 47265  
(812) 346-3411 Ext. 4

## AREA III

### BLOOMFIELD Area Office

104 County Road 70 East, Suite C  
Bloomfield, IN 47424  
(812) 384-4634 Ext. 4

### BLOOMINGTON Sub-Office

1931 Liberty  
Bloomington, IN 47403  
(812) 334-4318 Ext. 4

### BOONVILLE Sub-Office

1124 South 8th Street  
Boonville, IN 47601  
(812) 897-2840 Ext. 4

### JASPER Sub-Office

1484 Executive Boulevard  
Jasper, IN 46546  
(812) 482-1171 Ext. 4

## AREA IV

### MUNCIE Area Office

3641 N. Briarwood Lane  
Muncie, IN 47304  
(765) 747-5531 Ext. 4

## AREA V

### COVINGTON Area Office

2378 West US 136, Suite 3  
Covington, IN 47932  
(765) 793-3651 Ext. 4

### LAFAYETTE Sub-Office

1812 Troxel Dr. Suite C1  
Lafayette, IN 47909  
(765) 474-9992 Ext. 4